WHAT IS CLAIMED IS:

1. A method of automatically managing an initial funding amount to achieve a future rate of return that will be consistent with future economic conditions without diminishing principle, comprising the steps, performed by a data processor, of:

receiving input values for the initial funding amount, a cost of a primary term investment vehicle, a cost of a secondary term investment vehicle and any front end load for the primary and secondary term investment vehicles;

creating an initial investment structure by splitting the initial funding amount into a predetermined number of portions, spreading the portions over the predetermined number of initial investment terms, and dividing each portion between the primary and secondary term investment vehicles such that for each term, the sum of the values for the primary and secondary term investment vehicles at the end of the corresponding term equals the portion for that term, the step of creating the initial investment structure including the substeps of

calculating the amount of the portions needed to cover any front end load,

determining a factor to divide each portion, less the calculated front end load,

of the initial funding amount between the primary and secondary investment vehicles, and

creating communications to implement the initial investment structure; and

maintaining an ongoing investment structure for an additional term as each portion of the initial funding amount matures at the end of the corresponding investment term by determining a reinvestment of gross proceeds for an additional investment term, the step of maintaining the investment structure including the substeps of

receiving updated input values for the cost of the primary investment vehicle and the cost of the secondary investment vehicle,

matching the secondary investment vehicle to the primary investment vehicle to maintain a consistent level of reinvestment, and

scheduling the automatic purchasing of primary and secondary term investment vehicles as determined after matching.

2.   The method of claim 1, wherein the substep of maintaining the investment structure further includes the substep of

stopping reinvestment at the occurrence of a predetermined event.

3.   The method of claim 1, wherein the step of receiving input values for the cost of the primary and secondary investment vehicles includes the substep of

receiving values for the costs of a United States Treasury Bond and a United States Treasury Zero Coupon Bond.

4.   The method of claim 1, wherein the step of receiving input values for the cost of the primary and secondary investment vehicles includes the substep of

receiving values for the costs of a Municipal Bond and a holdback account.

5. The method of claim 1, wherein the substep of determining a unit pricing factor further includes the substep of

setting the factor at a unit pricing factor as

$$((\frac{(Cx-1000)}{(1000-S\ x)}\ x\ Sx)+Cx),$$

where Cx is the front end cost of the primary term investment vehicle over an initial term, and Sx is the cost of the secondary term investment vehicle over an initial term.

6. The method of claim 1, wherein the substep of matching the secondary investment vehicle to the primary term investment vehicle to maintain a consistent level of reinvestment further includes the substep of

setting an investment rollover at

$$((\frac{(C-1000)}{(1000-S)}\ x\ S)+C),$$

where C is the cost of the primary term investment vehicle over the additional term, and S is the cost of the secondary term investment vehicle over the additional term.

7.   The method of claim 1, wherein the substep of matching the secondary investment vehicle to the primary term investment vehicle to maintain a consistent level of reinvestment further includes the substep of

setting a holdback at

$$\frac{(\frac{L}{y} + Px)}{x} \ ,$$

where y   =   the term,

L   =   Front End Load

Px   =   Premium/Discount on Coupon Bond in Year

X   =   Number of Years to Maturity for any Specific Bond.